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General Risk/ Industry Specific

Real Quality: A Small Broker Gets the Message

April, p. 43, Dave Davenport

One customer tells the story of how he worked with his broker to raise the quality standard.

The Risk Budget: Using Your Human Resources

April, p. 61, John Marthinsen, John Edmunds and Steven P. Feinstein

Harnessing the insight of your employees, from upper management to front-line workers, can translate into a more effective operational risk management system.

Integrated Risk Management in the Internet Age

June, p. 29, Luis Ramiro Hernandez

To face the risks brought on by technological innovation, companies must utilize the integrated risk management approach to draw together resources across the entire organization.

Small Is Big Again

August, p. 25, John Conley

Today the regional brokers are putting up a fair fight for business. Take a look at what the little guys bring to the table. They just might be the service providers you were looking for.

Ten Things to Consider in a Broker

August, p. 39, William J. Kelly

When it comes to brokers, a good risk manager must separate the wheat from the chaff. The author supplies a checklist of criteria to help you make the right choice.

Profiles in Leadership

September, p. 14, Stephen Nickson and Laura Sullivan

Three corporate chiefs share their recipes for success, including how to

blend guiding principles and risk management philosophy.

Chief Risk Officer: Stepping Up

September, p. 22, Charles R. Lee

The CRO offers companies a key to improving business efficiency and bottom-line management. But what is the right role, the right responsibilities and the right competencies for the chief risk officer?

Earning from Mistakes

October, p. 25, Sumit Paul-Choudhury

Devastating losses and changing regulations have exposed the financial services industry's weakness in operational risk management, forcing it to reconsider its old-school systems.

Powering Innovation

October, p. 18, John Conley

Pace-setting energy companies are more than just utilities, they are risk traders that have embraced the concepts of the chief risk officer and enterprise risk management.

Protecting Ideas

October, p. 35, Mark W. Baker and Nigel A. deGruyther

Fantastic genetic mutations make for easy cinema fodder, but for life sciences companies, loss of proprietary position and liability exposures are real life frights.

Knocking the Starch Out of White-Collar Crime

November, p. 14, John Conley

Employee fraud and embezzlement can cost a company millions, and when caught the culprit almost always goes free. Can anything be done to curb these crimes?

Communication Coordination

December, p. 31, Stephen Nickson

The U.S. military used to accept aviation accidents as part of doing business, but one military risk manager in Alabama is turning that around.

Leaders of the Evolution

December, p. 43, John Conley

Three pacesetters bear witness to the past, present and future of the risk management profession.

On the Fast Track to Saving Lives

December, p. 10, Tom Wofford

Emergency medical services in the city of Birmingham, Alabama is saving lives with an efficiency boost in the form of an innovative computer-based routing system.

Insurance/ Risk Financing

A Hard Look at Pricing Trends

January, p. 11, Gregory Alff

An in-depth actuarial analysis of insurance industry pricing and financial strength supports predictions about potential market hardening and which lines might be the first to show increase.

Multiple Lines: A Status Report on the Bundling Trend

January, p. 19, John Conley

Writer John Conley talks with some of the risk managers and carriers who put together the original multi-line, multi-year insurance programs, and tries to get a handle on whether the arrangements have worked out as planned.

Deep Cover: Professional Liability Limits

January, p. 32

A dialogue with Christopher Mango of Chubb Executive Risk about professional liability coverages tells you how to make the most of your premium dollars.

Transformers:

New Tools for Risk Transfer

March, p. 10, John Conley

A look at the evolving competitive battlefield, where investment banks are joining insurers and reinsurers in offering capital alternatives.

Y2K Sue and Labor Claims and Property Insurers

March, p. 39, Robert P. Hartwig

Should insurers pay for year 2000 repairs? Another take on the controversial issue.

The Alternative

March Supplement, p. 5, Chris Johnson

A rent-a-captive may be the perfect fit for a mid-sized company new to the captive scene.

Package Bomb?

March Supplement, p. 12, John Conley

When forming a captive, be certain that you have sound business reasons, and that they are well-documented.

Spotlight on Bermuda

March Supplement, p. 17, Laura Sullivan

Bermuda is a success story on many levels. How does the island stay ahead of the pack as a domicile?

Update: Panama

March Supplement, p. 21, Stavros Costarongos

How does a nascent domicile attract new captives?

Update: Vermont

March Supplement, p. 19, Paul Feldman

Checking in with the most active domicile in the United States.

Future Shock: An Industry Forecast

April, p. 25, Andrew Berry

What can the insurance industry do to remain viable in the new millennium? Making friends with e-commerce is a good place to start.

Double Dealing: Linked Insurance Solutions Prevail

May, p. 11, John Conley

Creative innovations are reinvigorating the concept of integrated risk management. The author examines two new concepts that address formerly noninsurable exposures.

Top Five Myths of the Alternative Market

August, p. 19, Albert J. Beer

The alternative market has developed into a vital sector of the risk-financing marketplace. Despite its importance, however, it is shrouded in misconceptions and confusion.

In Search of . . . Intentional Acts Coverage

September, p. 43, Kenneth S. Wollner

More companies are purchasing employment-related liability products to cover claims arising from intentional acts. But in this seemingly arbitrary legal minefield, what isn't protected may surprise you.

What Threats Loom for D&O?

September, p. 35, Brian L. Smith

Fearing an onslaught of year 2000 claims, pundits predicted the soft market would harden this year. Only, the huge claims never happened. Where does this leave the D&O market?

Insurance Tools for Deals Interrupted

October, p. 35, John Amore

So much can go wrong with mergers and acquisitions—environmental liabilities, political unrest, executive exposures. A proper mix of insurance products can ease the transaction process and help close the deal.

Getting a Grip on Construction Liability

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Well-defined lines of accountability in clear-cut contracts and hold harmless agreements are the keys to minimizing your construction site losses.

Fleet Control

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A little research and whole lot of teamwork provided coverage for an armada of uninsured county vehicles.

Employee Benefits/ Human Resources

An Alternative Fit

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Complimentary and alternative medicine is gaining wider acceptance from both patients and health care providers. What should you know before offering these benefits to employees?

Easing Workforce Reduction

May, p. 26, Steve Beigbeder

Developing a comprehensive system for workforce reduction can protect the well-being of employees, enhance the company's image and reduce losses from inappropriate claims and lawsuits.

Plug Employees in with Online Benefits

July, p. 47, by Robert Phaneuf

A well-structured employee benefits Web site offers effective and efficient financial education for self-directed retirement plans, benefits details and more.

Bear Fright: Market Volatility Strikes Fear in Fiduciaries

September, p. 28, John Conley

The fiduciary liability associated with the performance of a retirement benefit plan is often overlooked—particularly with today's strong market returns. But if the market crashes, your company may face an avalanche of employee lawsuits.

Divine Accommodation: Religion in the Workplace

October, p. 12, William Atkinson

Employers take the hot seat when religion and work mix. Although the two can coexist, steps must be taken to avoid costly lawsuits.

Health Connections

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Every employee at Tropicana Casino and Resort benefits from a complete risk and health management program.

Loss Control/ Disaster Recovery

Reducing Uncertainties with Catastrophe Models

February, p. 23, John M. Smith

Sophisticated predictive technology can help the risk manager answer difficult questions concerning the potential dangers to lives and property.

Solar Solutions to Natural Disasters

February, p. 28, Ann Deering and John P. Thorton

In the event of a loss of power due to severe weather or other catastrophic events, renewable energy sources can help shed light on the darkness.

Roadmap to Driver Safety Culture

June, p. 21, Phil Moser

By creating a corporate culture of safety you can control employee auto accidents and the related losses.

Hijacked

June, p. 34, John Conley

Major losses at ports and warehouses for import/export are on the rise. Risk managers, law enforcement groups and the insurance industry are working together to combat the problem.

Altitude Recovery

December, p. 23, Jim Steel

A critical fire could have spelled disaster for United Airlines, but its integrated recovery plan kept it flying.

Legal/Regulatory

Legal Ease: A New Wave in Benefits

February, p. 37, Alec M. Schwartz

An increasing number of major companies are offering their employees affordable legal plans. Here are the reasons why.

Complying with the Economic Espionage Act

March, p. 21, Chris Carr, Jerry Furniss and Jack Morton

This act is designed to provide security for intellectual property and trade secrets, but in order to claim protection a company must meet certain criteria.

Legal Advice:

Working with Your Lawyers

April, p. 37, David B. Goodwin

There are times when the risk manager cannot go it alone against a recalcitrant insurer. Here's how to get the most out of your relationship with an attorney.

E-Coverage Alert:

Ingram Micro Decision Sets New Precedent

August, p. 12, John Leming

An Arizona court ruling has far-reaching consequences for insurance companies that may now be forced to provide coverage under business interruption policies for breakdowns in computer service, hacker and virus attacks and even year 2000 claims.

Workers' Comp/Safety

The Everyday Face of Workplace Violence

February, p. 12, William Atkinson

Severe instances of aggression make headlines, but other forms of violence are disturbingly common: assault, bullying and harassment. What can you do to help protect employees?

The Paradox of Bureaucratic Risk Control

February, p. 19, Erik Bax

Research results show that in complex, dangerous work environments, employees will create their own, informal sets of rules, sometimes breaking those set by company management. What can we learn from this behavior?

Man and Machine: OSHA's Ergonomic Proposal and You

March, p. 16, Barbara Hickman

Like it or not, an ergonomic standard may be on its way. A look at how to best work within the standard.

The Dangers of Safety Incentive Programs

August, p. 32, William Atkinson

Safety incentive programs may seem like a good thing, but bad things can happen when they encourage underreporting of accidents and lead to increases in workers' compensation claims.

Analyze This: Workers' Compensation Losses

November, p. 43, Daniel Mahoney

Taking a look at how your workers' comp loss numbers add up can help you fix problems in your program that detract from your company's bottom line.

An IDM Shopping List

November, p. 56, Scott A. Storrer

Integrated disability management can control costs and improve productivity. But finding the perfect provider to service an IDM program requires careful scrutiny and an understanding of the components of a successful system.

Workers' Compensation Programs: Attitudes and Behaviors

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You may be overlooking the most important proponent of an effective workers' comp program—frontline supervisors. Their acceptance of your program can be the linchpin to successful implementation.

Ergonomically Correct

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Pitney Bowes has laid a plan to escape the New Economy headache of cumulative trauma disorders.

Technology

A Common Language: Standardizing Risk Data

January, p. 27, Elizabeth Morell and Patrick Vice

Data standards hold the potential of greater efficiency and flexibility for the insurance industry and its customers, but the two sides must work together to bring this to fruition.

Eye-Tech

January, p. 37, Laura Sullivan

Iris recognition technology is providing immediate and super-accurate

identification of prisoners in correctional facilities. The technology may have wide-ranging applications for risk management.

Business Continuity: Battling High-Tech Exposures

May, p. 31, John Kelley

Technological advancement has left organizations vulnerable to unexpected exposures. Risk managers must recognize these risks and develop plans that address the evolving business environment.

E-Merging Risks:

Operational Issues and Risk Solutions in a Cyberage

July, p. 12, Emily Q. Freeman

Technologies of the information age open the door to opportunity and risk. This article provides a framework for identifying, evaluating and creating better risk management systems to deal with the new exposures.

Outwitting Cybercriminals

July, p. 18 John Conley

Hackers, viruses and security breaches are relapsing the risk manager's domain. Mitigation and policy language are being reevaluated to meet these demands.

At Home with Internet-Based Training

July, p. 27, Drew Robb

Are you ready for the next step in professional development? Online learning delivers cost-savings and convenience, but it is not a fit for everyone.

Reputation at Risk?

Software Solutions for Reputation Management

July, p. 51, by Jim Kartalia

Prevent brand-marring crises from wreaking havoc on your balance sheet by using software systems to monitor your operations and employee activities.

The Three E's of E-Mail and Internet Policies

July, p. 59, Michelle Drolet

Developing a successful e-mail and Internet policy is as easy as e-e-e: establish a comprehensive policy, educate your employees about it, and enforce—and reinforce—its message.

Web Offers Smooth Sailing

October, p. 31, John Leming

Need cargo or marine insurance? Coverage may be as close and fast as your Internet "T" line. Now that several large insurance companies are offering direct service on the Web, dive right in.

A Utility's Utility

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The employees of the insurance services department of Ontario-based Union Gas Limited make their risk management information system work for them.

Environmental

Hidden Dangers: Taking Uncertainty Out of Mergers and Acquisitions

April, p. 12, *John Conley*

The current rate of consolidation leaves risk managers with little time to evaluate the pollution and environmental liabilities of newly acquired companies. The market for new insurance tools to protect against these dangers is growing.

International

Examining Export Credit Risk May, p. 23, *Susan Galbraith Johnson*

In an export operation, volatile political and economic climates can hinder accounts receivable. Understanding the risks is the first step in protecting your company's interests.

Foreign Exposure for Global Property May, p. 34, *Joseph Ptaszynski*

Maintaining property overseas, whether establishing a plant or shipping a product, comes with heavy financial risk. Carefully construct your insurance coverage and manage the risks through joint domestic and international teams.

New World Disorder: E-Commerce Blurs Borders

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When your company goes online, it is an instant global business. Can you count on your domestic insurance program for international protection?

Claims

The Chess Game of TPA Contract Negotiations

June, p. 12, *Ernest H. Gore*

When it comes time for contract negotiations with your TPA, novice and accomplished risk managers alike can benefit from knowing what questions to ask.

RIMS

Exhibit Hall Preview March, p. 27, *Laura Sullivan*

An advanced peek at the 2000 RIMS Exhibition in San Francisco.

San Francisco Conference Guide April, Center Insert

A comprehensive guide to the 38th Annual Conference & Exhibition.

Donald Browne, 2000 Goodell Award Winner

May, p. 16, *Laura Sullivan*

Donald Browne's dedication and skill helped bring risk management and RIMS to the forefront of national attention and respectability.

RIMS 2000: San Francisco July, p. 38, *Mavis Allen*

Recapping the 38th RIMS Annual Conference & Exhibition.

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